

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Wesley Howard  
Patricia E Howard  
Debtor(s)

Case No. 16-23576

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/22/2016.
- 2) The plan was confirmed on 10/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/22/2017.
- 5) The case was dismissed on 03/16/2018.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,665.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,880.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$6,880.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,380.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$345.51
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,725.51**

Attorney fees paid and disclosed by debtor: \$620.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARMOR SYSTEMS CORP	Unsecured	1,571.00	1,571.69	1,571.69	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	1,123.00	1,216.47	1,216.47	0.00	0.00
BECKET & LEE LLP	Unsecured	1,364.00	1,364.32	1,364.32	0.00	0.00
BECKET & LEE LLP	Unsecured	6,732.00	6,732.63	6,732.63	0.00	0.00
BMO HARRIS BANK NA	Unsecured	1,705.00	897.84	897.84	0.00	0.00
BMO HARRIS BANK NA	Unsecured	0.00	991.92	991.92	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,593.00	1,026.91	1,026.91	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	NA	711.39	711.39	0.00	0.00
CAVALRY SPV I LLC	Unsecured	14,994.00	1,577.99	1,577.99	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	2,717.42	2,717.42	0.00	0.00
CAVALRY SPV I LLC	Unsecured	0.00	3,267.21	3,267.21	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	3,550.00	1,560.90	1,560.90	0.00	0.00
COMENITY BANK	Unsecured	0.00	387.32	387.32	0.00	0.00
COMENITY BANK	Unsecured	1,203.00	842.41	842.41	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	815.00	822.19	822.19	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	1,233.00	1,232.45	1,232.45	0.00	0.00
CREDIT FIRST NA	Unsecured	1,355.00	1,355.67	1,355.67	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	347.00	972.42	972.42	0.00	0.00
DISCOVER BANK	Unsecured	18,220.00	16,571.11	16,571.11	0.00	0.00
DISCOVER BANK	Unsecured	0.00	1,649.76	1,649.76	0.00	0.00
EDELSTEIN & EDELSTEIN	Unsecured	296.00	296.00	296.00	0.00	0.00
FRONTIER COMMUNICATIONS	Unsecured	172.00	140.29	140.29	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
JANUSONIS & SZUDAREK LAW OFFI	Unsecured	2,249.00	2,249.00	2,249.00	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	323.19	323.19	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND CREDIT MGMT AGENT FO	Unsecured	0.00	982.62	982.62	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	0.00	2,401.18	2,401.18	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	2,825.00	2,012.57	2,012.57	359.98	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,062.00	3,062.44	3,062.44	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,826.00	6,588.64	6,588.64	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,644.00	6,823.67	6,823.67	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,589.00	2,873.13	2,873.13	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	530.00	564.77	564.77	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,478.00	1,970.99	1,970.99	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	818.00	932.55	932.55	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	821.45	821.45	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	2,385.24	2,385.24	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	711.08	711.08	0.00	0.00
OHIO ATTORNEY GENERAL/TOLEDC	Unsecured	1,325.00	NA	NA	0.00	0.00
SUSAN LOGGINS & ASSOCIATES PC	Unsecured	405.00	NA	NA	0.00	0.00
TARGET CORP RECOVERY SERVICE	Unsecured	25.00	NA	NA	0.00	0.00
TOWER LOAN	Unsecured	2,534.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO PHYSICIA	Unsecured	706.00	NA	NA	0.00	0.00
TRAC/CBSD	Unsecured	564.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	499.00	NA	NA	0.00	0.00
RODALE BOOKS	Unsecured	65.00	NA	NA	0.00	0.00
ROSEANN IVANOVICH	Unsecured	420.00	NA	NA	0.00	0.00
ROY SABUCO/SABUCO BECK HANSE	Unsecured	2,328.00	NA	NA	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	151.00	NA	NA	0.00	0.00
M3 FIN SRV/UNIV OF CHIC PHYS	Unsecured	150.00	NA	NA	0.00	0.00
MED SOURCE LLC	Unsecured	93.00	NA	NA	0.00	0.00
MIDWEST RESPIRATORY	Unsecured	31.00	NA	NA	0.00	0.00
ODPT/CBSD	Unsecured	932.00	NA	NA	0.00	0.00
LINCOLN WAY MEDICAL	Unsecured	625.00	NA	NA	0.00	0.00
LISA KINSNER	Unsecured	3,068.00	NA	NA	0.00	0.00
BCBS ILLINOIS INSURANCE PREMIU	Unsecured	89.00	NA	NA	0.00	0.00
ASSOCIATED RADIOLOGISTS OF JOL	Unsecured	93.59	NA	NA	0.00	0.00
CENTER FOR NEUROLOGICAL DISEA	Unsecured	59.00	NA	NA	0.00	0.00
CHASE	Unsecured	4,203.00	NA	NA	0.00	0.00
6 & 49 STORAGE	Unsecured	89.00	NA	NA	0.00	0.00
DYSTRUP HOSTERT & JAROT PC	Unsecured	9,494.00	NA	NA	0.00	0.00
EDWARD HINES VS HOSPITAL	Unsecured	239.00	NA	NA	0.00	0.00
EM STRATEGIES LTD	Unsecured	64.00	NA	NA	0.00	0.00
EXAGEN DIAGNOSTICS	Unsecured	48.00	NA	NA	0.00	0.00
FOOD NETWORK MAGAZINE/HEARS	Unsecured	12.00	NA	NA	0.00	0.00
FORD CREDIT	Unsecured	1,737.00	NA	NA	0.00	0.00
CREST FINANCIAL	Unsecured	600.00	NA	NA	0.00	0.00
DANAHER FAMILY MEDICINE	Unsecured	116.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	424.00	NA	NA	0.00	0.00
GREATER CHICAGO SPECIALITY PH	Unsecured	246.00	NA	NA	0.00	0.00
HARRIS NA/BMO HARRIS BANK	Unsecured	882.00	NA	NA	0.00	0.00
HEARTLAND CARDIOVASCULAR	Unsecured	610.00	NA	NA	0.00	0.00
HEDGES CLINIC	Unsecured	120.00	NA	NA	0.00	0.00
HUNTER WARFIELD/HSN FLEXPAY	Unsecured	40.00	NA	NA	0.00	0.00
ICE MOUNTAIN READY REFRESH	Unsecured	160.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INDIANA PHYSICIANS SERVICES	Unsecured	12.00	NA	NA	0.00	0.00
JERRY BAKER	Unsecured	40.00	NA	NA	0.00	0.00
JHL IMAGING	Unsecured	106.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	1,764.00	1,236.54	1,236.54	221.17	0.00
SPRINT CORP	Unsecured	587.00	952.88	952.88	0.00	0.00
TD BANK USA NA	Unsecured	2,806.00	2,806.46	2,806.46	0.00	0.00
TITLE MAX OF ILLINOIS	Unsecured	NA	138.84	138.84	0.00	0.00
TITLE MAX OF ILLINOIS	Secured	3,213.00	3,213.00	3,213.00	2,423.20	150.14
TOWER LOAN OF KANKAKEE	Unsecured	1,781.00	2,103.35	2,103.35	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,249.11	\$581.15	\$0.00
Debt Secured by Vehicle	\$3,213.00	\$2,423.20	\$150.14
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,462.11</b>	<b>\$3,004.35</b>	<b>\$150.14</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$86,597.79</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,725.51</u>
Disbursements to Creditors	<u>\$3,154.49</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$6,880.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/17/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.